



RSDE Speeds Up Evaluation Process

Full Mitigation Best Practice Story

Wichita County, Texas

Wichita Falls, TX - In July 2007, water from the Wichita River rose out of its banks, hurdled over the Duncan floodgates, and inundated 167 homes in Wichita Falls, Texas. Utilization of the Federal Emergency Management Agency's (FEMA) Residential Substantial Damage Estimator (RSDE) hastened the process for determining damage estimations.



"We found ourselves wondering... We had the flood. Now what do we do?" said Bobby Teague, the Building and Code Administrator for Wichita Falls. "We wanted the citizens to be able to recover as soon as possible. Lee Bourgoin, the county's emergency management coordinator, found out about the software and told us about it. We quickly got on board. An individual who had attended the RSDE training showed us how to use it."

The RSDE software is based on regulatory requirements of the National Flood Insurance Program (NFIP) and is provided free of charge as a tool for those responsible for preparing substantial damage determinations.

Communities participating in the NFIP are required to adopt a local floodplain ordinance that meets NFIP criteria and to comply with guidelines that require homes located in the FEMA 100 year floodplain or Special Flood Hazard Area (SFHA) be evaluated for substantial damage after a flood event. Substantial damage is damage of any origin sustained by a home whereby the cost of restoring it to its pre-damaged condition equals or exceeds 50 percent of the market value of the home before the damage occurred.

Teague, along with six building inspectors from other Texas cities - Hutto (Williamson County), Frisco (Collin County), Irving and Rowlett (Dallas County), began the evaluation process within three days following the flood. The standardized software enabled them to borrow inspectors utilizing inter-community agreements.

Using the RSDE Damage Inspection Worksheet (a checklist), the building inspectors went into the homes and manually recorded the data. The data was entered into the software. The software provided reasonable and defensible building values and damage estimates in a short time frame. The task was completed within a week.

"The RSDE program is very user friendly, and the software works well," Teague said. "You get into it, and it's somewhat self explanatory. We had some questions as to whether we use the computed value, which is embedded in the software, versus our appraisal district value which the software allows you to input," he said.

"We ended up using the computed value. We were told that whatever format we picked, we had to stick with that throughout the entire evaluation process. The method of evaluation had to be standard," continued Teague.

FEMA does not require the use of the software. The homeowner has the right to require the use of alternatives, including professional appraisals, contractors' damage estimates, and community damage estimates for making substantial damage determinations.

The software assists in assessing residential building values. It's a tool for evaluating a home's market value prior to the damage and for determining the amount of damage following a disaster event. It shows how to rapidly, efficiently, and consistently assess substantial damage. It allows communities to compile a data base of inspected houses as well as help to identify areas that have received repetitive damages.

"The software also helps the citizen to understand that I'm not just throwing out a number when making a damage estimate. This is FEMA'S guideline. It's a standard. It helps them to realize that we are not doing things improperly," Teague said.

"I am hoping that all of the surrounding counties take advantage of the training before a disaster strikes. It's a huge learning experience," Teague said. "The RSDE program is a valuable tool. It makes the official's job easier by giving him a guideline to go by in assessing damages and helping him to make fair and equitable evaluations across the board. You're not partial to

anyone."

Continued Teague, "My involvement with the Building Officials Association of Texas (BOAT) and the North Texas Chapter of the International Code Council (ICC) allowed us to get the additional help needed in order to stay up with the data entry into the RSDE software. Because the software allows for quick and easy data entry, our usage of multiple inspectors paid off and expedited damage determination and reporting."

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region VI**

State: **Texas**

County: **Wichita County**

Key Activity/Project Information

Sector: **Public**

Hazard Type: **Flooding**

Activity/Project Type: **Community Rating System Activity**

Structure Type: **Masonry, Reinforced**

Activity/Project Start Date: **07/2007**

Activity/Project End Date: **Ongoing**

Funding Source: **National Flood Insurance Program (NFIP)**

Funding Recipient: **Local Government**

Activity/Project Economic Analysis

Cost: **Amount Not Available**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**

Federal Disaster #: **1709 , 06/29/2007**

Federal Disaster Year: **2007**

Value Tested By Disaster? **Unknown**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.co.wichita.tx.us/>

Reference URL 2: <http://www.fema.gov/business/nfip/>

Main Points

- When water from the Wichita River rose out of its banks in July 2007, utilization of FEMA's Residential Substantial Damage Estimator (RSDE) hastened the process for determining damage estimations.
- RSDE is based on regulatory requirements of the National Flood Insurance Program (NFIP) and is provided free of charge as a tool for those responsible for preparing substantial damage determinations.
- Using the RSDE Damage Inspection Worksheet (a checklist), the building inspectors went into the homes and manually recorded the data.
- The data was entered into the software, and the software provided building values and damage estimates in a short time frame.
- FEMA does not require the use of the software. The homeowner has the right to require the use of alternatives.
- The software is a tool for evaluating a home's market value prior to the damage and for determining the amount of damage following a disaster event.
- It allows communities to compile a data base of inspected houses as well as help to identify areas that have received repetitive damages.
- It makes the inspector's job easier by giving him a guideline to go by in assessing damages and helping him to make fair and equitable evaluations across the board.



Aerial view of flooded community



One of the homes evaluated using the RSDE



Bobby Teague, Building and Code Administrator